

ROSICKI, ROSICKI & ASSOCIATES, P.C.

ATTORNEYS AT LAW

Main Office 51 E Bethpage Road

Plainview, NY 11803

Telephone: (516) 741-2585

Facsimile: (516) 873-7243

June 19, 2018

Chambers of the Honorable Robert D. Drain
United States Bankruptcy Court
Southern District of New York
300 Quarropas Street
White Plains, NY 10601

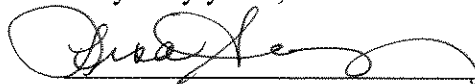
Re: Debtor: SANDRA HIMMELSTEIN
Bankruptcy Case No.: 17-22896 rdd
Chapter: 13

Dear Judge Robert D. Drain:

The loss mitigation status letter is submitted on behalf of Selene Finance, LP, a creditor of the above referenced Debtor.

The creditor has completed its review and has denied Debtor's request for loss mitigation. The creditor advised that the denial is due to excessive obligations in relation to income, the post modification debt to income ratio is 126.4%. It is recommended that the borrower reapply and provide all updated documents as well as have her grandson, who resides in the property, provide a full financial application and agree to assume the mortgage with his grandmother.

Very truly yours,



Lisa Singer, Esq

Rosicki, Rosicki and Associates, P.C.

cc: Robert S. Lewis, Esq
Krista M. Preuss, Esq.